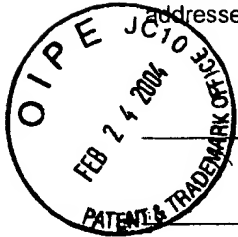


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Registered Representative

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**GROUP 3600**

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

For PROVIDING EVALUATION AND  
PROCESSING OF LINE ITEMS

Group Art Unit No. 2164

Commissioner for Patents  
P.O. Box 1450  
Alexandria, VA 22313-1450

In response to the final rejection of all of the claims in the Office Action mailed August 12, 2003, Appellants appeal to the Board of Patent Appeals and Interferences, and provide support for the allowability of the claims as follows:

## TABLE OF CONTENTS

I.	Real Party in Interest .....	6
II.	Related Appeals and Interferences.....	6
III.	Status of the Claims.....	6
IV.	Status of the Amendments.....	6
V.	Summary of the Invention .....	6
VI.	Issues .....	7
VII.	Grouping of the Claims .....	10
VIII.	Argument .....	11
A.	Neither Borghesi nor McLaughlin, alone or in combination discloses displaying a list of authorized vendors and excluded vendors that correspond with at least one line item, as recited in each independent claim 1, 15, 29 and 44.....	11
1.	U.S. Patent No. 5,950,169 to Borghesi.....	11
2.	U.S. Patent Application Publication No. 2001/0011222 by McLaughlin .....	12
3.	Any combination of Borghesi and McLaughlin would not lead to AppellantsAppellants invention.....	14
B.	Neither Borghesi nor McLaughlin, alone or in combination, discloses accessing vendor data associated with the list of authorized vendors and excluded vendors, as recited in each independent claim 1, 15, 29, and 44. .....	15
C.	Neither Borghesi nor McLaughlin, alone or in combination, discloses receiving a selection of at least one vendor from a list of authorized vendors to fulfill an insurance related claim, as recited in each independent claim 1, 15, and 29. ....	16
D.	Neither Borghesi nor McLaughlin, alone or in combination, discloses authorizing a line item transaction, as recited in dependent claims 1, 15, 29, and 44. ....	16

E.	Neither Borghesi nor McLaughlin, alone or in combination, discloses enabling the selection of the availability of an upgrade, as recited in each of the dependent claims 5, 19, 33 and 49. ....	17
F.	Whether Borghesi and McLaughlin, alone or in combination, fail to disclose authorizing a vendor transfer comprising a step of verifying a deduction, as recited in each of the dependent claims 6, 20 and 34.....	17
G.	Borghesi and McLaughlin, alone or in combination, fail to disclose receiving the selection of at least one line item, receiving the selection of a form of payment, and authorizing a transaction, as recited in each of the dependent claims 7, 11, 21 and 35. ....	18
H.	Borghesi and McLaughlin, alone or in combination, fail to disclose receiving a form of payment from a list consisting of a check or an electronic fund transfer or receiving electronic fund transfer information, as recited in each of the dependent claims 8, 22, and 36. ....	19
I.	Borghesi and McLaughlin, alone or in combination, fail to disclose receiving a selection of a form of payment consisting of a check comprising a step of receiving checking account information, as recited in each of the dependent claims 9, 23 and 27.....	19
J.	Whether Borghesi and McLaughlin, alone or in combination, fail to disclose receiving a selection of a form payment consisting of an electronic funds transfer comprising receiving electronic funds transfer information, as recited in each of the dependent claims 10, 24 and 38....	20
K.	Borghesi and McLaughlin, alone or in combination, fail to disclose a step of authorizing a preauthorized payment comprising steps of displaying the list of authorized vendors and the at least one line item on a preauthorized payment screen; and receiving a selection of at least one preauthorized vendor from the list of authorized vendors, as recited in each of the dependent claims 11, 25 and 39. ....	20
L.	Borghesi and McLaughlin, alone or in combination, fail to disclose receiving a selection of item categories for which payment will be made, as recited in each of the dependent claims 13, 27 and 41. ....	21

M.	Borghesi and McLaughlin, alone or in combination, fail to disclose receiving a date range for which payment will be made, as recited in each of the dependent claims 14, 28 and 42. ....	22
N.	Borghesi and McLaughlin, alone or in combination, fail to disclose authorizing a vendor transfer including (i) displaying an order processing screen; (ii) accessing a database of authorized vendors; (iii) displaying a list of authorized vendors; and (iv) receiving a selection of an authorized vendor from a claim handler, as recited in dependent claim 18. ....	22
O.	Borghesi and McLaughlin, alone or in combination, fail to disclose performing an update of the database of authorized vendors, as recited in dependent claim 43. ....	23
P.	Whether Borghesi and McLaughlin, alone or in combination, fail to disclose comparing a list of authorized vendors and excluded vendors that correspond with at least one line item, as recited in independent claim 44. ....	23
Q.	Borghesi and McLaughlin, alone or in combination, fail to disclose receiving authorization to execute payment for additional line items, adding payment authorizations associated with one payee, and executing a single payment of a plurality of line items to the payee, as recited in dependent claim 45. ....	24
R.	Borghesi and McLaughlin, alone or in combination, fail to disclose receiving an authorization which is for repetitive payments, and receiving information of at least one of start date, end date, number of payments and frequency of payments, as recited in dependent claim 46. ....	25
S.	Borghesi and McLaughlin, alone or in combination, fail to disclose maintaining the database of authorized vendors by updating the vendor data selected from the group consisting of a bill paying score, vendor performance data, vendor financial health, vendor preferred status, vendor complaint data, vendor relationship level, vendor products and vendor services, as recited in dependent claim 47. ....	26

T.	Borghesi and McLaughlin, alone or in combination, fail to disclose displaying an add vendor interface, receiving new vendor identifying information, receiving vendor authorization data, and incorporating the new vendor into the database of authorized vendors, as recited in dependent claim 48.....	26
U.	Borghesi and McLaughlin, alone or in combination, fail to disclose an authorization which is for a payment in a form comprising a direct payment, vendor transfer, line item payment, or preauthorized payment, as recited in each of the dependent claims 50, 53 and 54. ....	27
V.	Borghesi and McLaughlin, alone or in combination, fail to disclose allowing a vendor transfer or preauthorized payment only when vendor data indicates the at least one vendor has a preferred status, as recited in dependent claim 51.....	28
W.	Borghesi and McLaughlin, alone or in combination, fail to disclose receiving at least one line item in a central database, as recited in dependent claim 52.....	28
IX.	Conclusion .....	29
X.	Appendix.....	30
XI.	Attachment A - U.S. Patent No. 5,950,169 to Borghesi et al.	
XII.	Attachment B - U.S. Patent Publication No. 2001/0011222A1 (McLaughlin et al.)	
XIII.	Attachment C - U.S. Patent No. 6,076,066 to DiRienzo et al.	

## **I. Real Party in Interest**

The real party in interest is Accenture LLP. The undersigned has reviewed the chain of title and believe that Accenture LLP is the sole assignee of the subject matter of the present application. Accenture LLP is owned by Accenture Ltd.

## **II. Related Appeals and Interferences**

There are no related Appeals and Interferences.

## **III. Status of the Claims**

Claims 1- 3, 5-17, 19-31, 33-55 are pending in the application. Claims 4, 18 and 32 have been cancelled.

Claims 1- 3, 5-9, 11-17, 19-23, 25-31, 33-37, and 39-55 are rejected under 35 USC §103(a) as being unpatentable over Borghesi et al. (U.S. Patent 5,950,169 hereinafter "Borghesi") in view of McLaughlin et al. (U.S. Patent Publication 2001/0011222 A1 hereinafter "McLaughlin").

Claims 10, 24 and 38 are rejected under 35 USC §103(a) as being unpatentable over Borghesi and McLaughlin as applied to the claims above, and further view of DiRienzo et al.

## **IV. Status of the Amendments**

No amendments have been filed after the final rejection mailed August 19, 2003.

## **V. Summary of the Invention**

The present invention is directed to a method, system and computer readable medium for evaluating line item data. Referring to the method claim of claim 1, at least one line item of an insurance related claim is displayed; a database of excluded vendors and authorized vendors is accessed to fulfill the insurance related claim; a list of authorized vendors and a list of excluded vendors that correspond with the at least one line item is displayed, wherein the authorized vendors are from the group consisting of vendors with a preferred status, franchised vendors, or vendors that allow an upgrade; vendor data associated with the list of authorized vendors and the list of excluded vendors is accessed; a selection of at least one vendor from the list of authorized

vendors is received to fulfill the insurance related claim; and authorization from a claim handler is received to execute payment of the selected at least one line item of said insurance related claim. Independent claims 15, 19 and 44 include similar limitations. Support for the independent claims, as well as features of the dependent claim, can be found *inter alia*, in Figs. 7-10 and the corresponding description on pages 19-23 of the specification.

## **VI. Issues**

A. Whether Borghesi and McLaughlin, alone or in combination, fail to disclose displaying a list of authorized vendors and excluded vendors that correspond with at least one line item, as recited in each independent claim 1, 15, 29 and 44.

B. Whether Borghesi and McLaughlin, alone or in combination, fail to disclose accessing vendor data associated with the list of authorized vendors and excluded vendors, as recited in each independent claim 1, 15, 29, and 44.

C. Whether Borghesi and McLaughlin, alone or in combination, fail to disclose receiving a selection of at least one vendor from a list of authorized vendors to fulfill an insurance related claim, as recited in each independent claim 1, 15, and 29.

D. Whether Borghesi and McLaughlin, alone or in combination, fail to disclose authorizing a line item transaction, as recited in each independent claim 1, 15, 29, and 44.

E. Whether Borghesi and McLaughlin, alone or in combination, fail to disclose enabling the selection of the availability of an upgrade, as recited in each of the dependent claims 5, 19, 33 and 49.

F. Whether Borghesi and McLaughlin, alone or in combination, fail to disclose authorizing a vendor transfer comprising a step of verifying a deduction, as recited in each of the dependent claims 6, 20 and 34.

G. Whether Borghesi and McLaughlin, alone or in combination, fail to disclose receiving the selection of at least one line item, receiving the selection of a form of payment, and authorizing a transaction, as recited in each of the dependent claims 7, 21 and 35.

H. Whether Borghesi and McLaughlin, alone or in combination, fail to disclose receiving a form of payment from a list consisting of a check or an electronic fund transfer or receiving electronic fund transfer information, as recited in each of the dependent claims 8, 22 and 36.

I. Whether Borghesi and McLaughlin, alone or in combination, fail to disclose receiving a selection of a form of payment consisting of a check comprising a step of receiving checking account information, as recited in each of the dependent claims 9, 23 and 27.

J. Whether Borghesi, McLaughlin and DiRienzo, alone or in combination, fail to disclose receiving a selection of a form payment consisting of an electronic funds transfer comprising receiving electronic funds transfer information, as recited in each of the dependent claims 10, 24 and 38.

K. Whether Borghesi and McLaughlin, alone or in combination, fail to disclose a step of authorizing a preauthorized payment comprising steps of displaying the list of authorized vendors and the at least one line item on a preauthorized payment screen; and receiving a selection of at least one preauthorized vendor from the list of authorized vendors, as recited in each of the dependent claims 11, 25 and 39.

L. Whether Borghesi and McLaughlin, alone or in combination, fail to disclose receiving a selection of item categories for which payment will be made, as recited in each of the dependent claims 13, 27 and 41.

M. Whether Borghesi and McLaughlin, alone or in combination, fail to disclose receiving a date range for which payment will be made, as recited in each of the dependent claims 14, 28 and 42.

N. Whether Borghesi and McLaughlin, alone or in combination, fail to disclose authorizing a vendor transfer including (i) displaying an order processing screen; (ii) accessing a database of authorized vendors; (iii) displaying a list of authorized vendors; and (iv) receiving a selection of an authorized vendor from a claim handler, as recited in dependent claim 18.

O. Whether Borghesi and McLaughlin, alone or in combination, fail to disclose performing an update of the database of authorized vendors, as recited in dependent claim 43.



P. Whether Borghesi and McLaughlin, alone or in combination, fail to disclose comparing a list of authorized vendors and excluded vendors that correspond with at least one line item, as recited in each independent claim 1, 15, and 29.

Q. Whether Borghesi and McLaughlin, alone or in combination, fail to disclose receiving authorization to execute payment for additional line items, adding payment authorizations associated with one payee, and executing a single payment of a plurality of line items to the payee, as recited in dependent claim 45.

R. Whether Borghesi and McLaughlin, alone or in combination, fail to disclose receiving an authorization which is for repetitive payments, and receiving information of at least one of start date, end date, number of payments and frequency of payments, as recited in dependent claim 46.

S. Whether Borghesi and McLaughlin, alone or in combination, fail to disclose maintaining the database of authorized vendors by updating the vendor data selected from the group consisting of a bill paying score, vendor performance data, vendor financial health, vendor preferred status, vendor complaint data, vendor relationship level, vendor products and vendor services, as recited in dependent claim 47.

T. Whether Borghesi and McLaughlin, alone or in combination, fail to disclose displaying an add vendor interface receiving new vendor identifying information, receiving vendor authorization data, and incorporating said new vendor into the database of authorized vendors, as recited in dependent claim 48.

U. Whether Borghesi and McLaughlin, alone or in combination, fail to disclose an authorization which is for a payment in a form comprising a direct payment, vendor transfer, line item payment, or preauthorized payment, as recited in each of the dependent claims 50, 53 and 54.

V. Whether Borghesi and McLaughlin, alone or in combination, fail to disclose allowing vendor transfer or preauthorized payment only when vendor data indicates the at least one vendor has a preferred status, as recited in dependent claim 51.

W. Whether Borghesi and McLaughlin, alone or in combination, fail to disclose receiving at least one line item in a central database, as recited in dependent claim 52.

## **VII. Grouping of the Claims**

The claims of the following groups stand or fall together:

Group 1: Claims 1, 2, 3, 15, 16, 17, 26, 27, 28, 29, 30, 31, 40, and 55.

Group 2: Claims 5, 19, 33 and 49.

Group 3: Claims 6, 20, 34

Group 4: Claims 7, 11, 21 and 35.

Group 5: Claims 8, 22 and 36

Group 6: Claims 9, 23, 37

Group 7: Claims 10, 24 and 38

Group 8: Claims 11, 25, and 39

Group 9: Claims 13, 27, and 41

Group 10: Claims 14, 28, and 42

Group 11: Claims 18

Group 12: Claims 43

Group 13: Claim 44

Group 14: Claims 45

Group 15: Claims 46

Group 16: Claims 47

Group 17: Claims 48

Group 18: Claims 50, 53, and 54

Group 19: Claims 51

Group 20: Claims 52

## VIII. Argument

**A. Neither Borghesi nor McLaughlin, alone or in combination discloses displaying a list of authorized vendors and excluded vendors that correspond with at least one line item, as recited in each independent claim 1, 15, 29 and 44.**

Appellants respectfully submit that the combination of the references fails to teach Appellants' invention. Borghesi relates to creating or editing an estimate, where several databases are accessed automatically. These databases, such as an OEM part database, a recycled part/salvage part database, a labor cost database, an aftermarket part database, are all accessed to generate an estimate of repairs to a vehicle, or different estimates based upon the types of replacement products that are used. These databases do not represent excluded and authorized vendors, and are not accessed to select a particular vendor to fulfill an insurance related claim, as set forth in the claims.

It is also suggested in the Office Action that it is "inherent" that each vendor is "authorized" since it is in the computer. However, Appellants claim displaying a list of authorized vendors and a list of excluded vendors that correspond with the at least one line item. Accordingly, it would not be inherent that a vendor listed in the computer would be authorized for one or more particular line items. While McLaughlin recites "debarred vendor lists" in a procurement management system using a public computer network, McLaughlin fails to disclose a list of excluded vendors that correspond with the at least one line item.

**1. U.S. Patent No. 5,950,169 to Borghesi**

Borghesi discloses a system and method for managing and processing insurance claims which implements an object oriented graphic user interface. The system includes a remote computer for entering and viewing insurance claim information, a wide area network capable of communicating with the remote computer, and a computer in communication with the wide area network. An insurance datafile, generated at the remote computer, is transferable over the network. A claim assignment is transferred from an insurance office computer to a mailbox in a communications server. The assignment is retrieval at a remote computer and generates an insurance claim datafile containing all data pertinent to an insurance claim. The datafile can be bidirectly

transferred over a wide area network. A graphic user interface is used for managing an insurance claim from an initial claim to final settlement. The user's interface has common workflow objects such as an in box, an in process box, and an out box, for managing and manipulating workfiles. (Abstract)

Borghesi also discloses enabling a user to access data to create an estimate of a repair. In particular, after creating or editing vehicle data, the user can go into the estimate tab of the workfile to create or edit an estimate. As shown in FIG. 8G, a user can either change estimate lines within the estimate 232, identify other charges such as towing or storage fees 234, or simply review the estimate totals for the car 236. When a user is editing or adding information to the estimate, several databases are accessed automatically. Preferably, these databases are stored in a memory device such as a hard drive attached to the computer a user is using. In one preferred embodiment the user may access an original equipment manufacturer (OEM) part database 238, a recycled part/salvage part database 240, a labor cost database 242 and an aftermarket part database 244. Suitable commercially available databases for these four databases are the MOTOR database put out by Hearst Corporation, the recycled part valuation (RPV) database of salvage parts compiled by CCC Information Services, Inc., the recycle assembly crash estimating guide (RACEG) developed by Hearst Corp, containing labor rates, and an aftermarket parts database compiled by CCC Information Services, Inc. The user may also compare the total estimate to a threshold value 246. (Col. 12, lines 37-58).

## **2. U.S. Patent Application Publication No. 2001/0011222 by McLaughlin**

McLaughlin is directed to an integrated procurement management using a public computer network. Access to procurement data, such as purchasing and contract data, is provided to many users by a system that connects a core procurement system used by procurement professionals in a procuring agency to a public computer network like the Internet. At least one Web/application server connected to the core procurement system by a LAN or WAN provides access to non-procurement personnel in the procuring agency, non-agency personnel in the same organization, vendors, grantees and others, based on security procedures established by an authorized procurement

officer in the procuring agency. Users of the system connected via the Internet use Web browsers to create, receive and send procurement documents and data. Field buyers connected via a mobile link use portable computers to send and receive similar data. Each user can access a reference library of information sources, such as the FAR, DOL wage rates, etc., to obtain procurement regulations and recited data elements. Procurement documents and data include agreements, contracts, grants, solicitations, bids, catalog purchases, announcements, approvals, vendor profile and performance data, interagency agreements, acquisition plans, etc. All resulting procurement management data is integrated into the core procurement system, where procurement managers exert managerial procurement controls and generate recited reports.

(Abstract)

Vendor relationship management is also provided by integrated system 30. Functions that support vendor relationship management include the registration of vendors enabling the capture of critical vendor data elements from, for example, the vendor registration disclosure statement for federal government reporting using XML self-describing document formats. Vendors connect to the agency's or other organization's registry via the Web and register to do business with the organization. In addition to logging general vendor profile information, e.g., name, DUNS number, address, and contact, the system prompts vendors or vendor reviewers to associate the vendor with the appropriate reporting category or categories. Examples of federal reporting categories include those specified on the Federal Procurement Data System (FPDS) Summary Contract Action Report (Standard Form 281) and the FPDS Individual Contract Action Report (Standard Form 279). Data obtained from the vendor may include Contractor Identification Number, Principal Place of Performance, Type of Contractor (e.g., JWOD Nonprofit Agency, Small Disadvantaged Business), Preference Program (e.g., Buy Indian/Self-Determination, 8(a) Contract Award), Size of Small Business (i.e., number of employees or average annual gross revenue), and Type of Action (e.g., Domestic Outside U.S./Foreign). (Page 10, paragraph 142).

**3. Any combination of Borghesi and McLaughlin would not lead to Appellants invention**

In the rejection of the claims, it is asserted in the office action that Borghesi teaches accessing various databases of authorized vendors, and accessing vendor data associated with the list of authorized vendors (col. 12, lines 44-58). It is further asserted that each database inherently has a vendor, and each vendor inherently is authorized since it is in the computer. It is also noted in the Office Action that Borghesi does not explicitly disclose (i) receiving a selection of at least one vendor from a list of authorized vendors, and (ii) displaying a list of excluded vendors. McLaughlin et al. (US Publication No. 2001/0011222A1) is cited for disclosing vendors "as authorized vendors (p. 10, paragraph 0142) and lists of excluded vendors (p.11, paragraph 0163)."

In response, Appellants disagree with the characterization of the Borghesi reference in the Office Action. The disclosure on col. 12, lines 44-58 of Borghesi relates to creating or editing an estimate, where several databases are accessed automatically. These databases, such as an OEM part database, a recycled part/salvage part database, a labor cost database, an aftermarket part database, are all accessed to generate an estimate of repairs to a vehicle, or different estimates based upon the types of replacement products that are used. These databases do not represent excluded and authorized vendors, are not accessed to select a particular vendor.

Referring specifically to Appellants' invention, as set forth in claim 1 for example, a method of evaluating line item data of an insurance related claim to enable the selection of an authorized vendor, and receive authorization from a claim handler to execute payment of a selected line item of the insurance related claim is claimed. The claims include numerous limitations which are clearly neither disclosed nor suggested in Borghesi nor McLaughlin. Appellants respectfully submit that neither Borghesi nor McLaughlin, discloses or suggests the following elements recited in claim 1:

displaying a list of authorized vendors and a list of excluded vendors that correspond with the at least one line item, wherein the authorized vendors are from the group consisting of vendors with a preferred status, franchised vendors, or vendors that allow an upgrade

(Emphasis added).

Emphasis has been added to more clearly show that claim 1 clearly distinguishes over the cited references. It should be noted that independent claims 15 and 29 include similar limitations as claim 1. The databases referred to in Col. 12, lines 44-58 of Borghesi are clearly not databases of excluded vendors or authorized vendors, but merely provide prices for various types of replacement parts to generate an estimate of a repair. It is also suggested in the Office Action that it is “inherent” that each vendor is “authorized” since it is in the computer. However, Appellants claim displaying a list of authorized vendors and a list of excluded vendors that correspond with the at least one line item. Accordingly, it would not be inherent that a vendor in the computer would be authorized for one or more particular line items. While McLaughlin “debarred vendor lists” (page 11, paragraph 163), McLaughlin fails to disclose a list of excluded vendors that correspond with the at least one line item.

In addition, both Borghesi and McLaughlin fail to disclose authorized vendors from the group consisting of vendors with a preferred status, franchised vendors or vendors that allow an upgrade. Accordingly, Appellants submit that any combination of the references would not lead to Appellants’ invention as claimed.

**B. Neither Borghesi nor McLaughlin, alone or in combination, discloses accessing vendor data associated with the list of authorized vendors and excluded vendors, as recited in each independent claim 1, 15, 29, and 44.**

The disclosure on col. 12, lines 44-58 of Borghesi relates to creating or editing an estimate, where several databases are accessed automatically. These databases, such as an OEM part database, a recycled part/salvage part database, a labor cost database, an aftermarket part database, are all accessed to generate an estimate of repairs to a vehicle, or different estimates based upon the types of replacement products that are used. These databases do not represent excluded and authorized vendors, and are not accessed to select a particular vendor to fulfill an insurance related claim.

**C. Neither Borghesi nor McLaughlin, alone or in combination, discloses receiving a selection of at least one vendor from a list of authorized vendors to fulfill an insurance related claim, as recited in each independent claim 1, 15, and 29.**

The disclosure on col. 12, lines 44-58 of Borghesi relates to creating or editing an estimate, where several databases are accessed automatically. These databases, such as an OEM part database, a recycled part/salvage part database, a labor cost database, an aftermarket part database, are all accessed to generate an estimate of repairs to a vehicle, or different estimates based upon the types of replacement products that are used. These databases do not represent excluded and authorized vendors, and are not accessed to select a particular vendor to fulfill an insurance related claim.

**D. Neither Borghesi nor McLaughlin, alone or in combination, discloses authorizing a line item transaction, as recited in dependent claims 1, 15, 29, and 44.**

Appellants respectfully submit that the Examiner has failed to establish a *prima facie* case of obviousness. To establish a *prima facie* case of obviousness, three basic criteria must be met. First, there must be some suggestion or motivation, either in the references themselves or in the knowledge generally available to one of ordinary skill in the art, to modify the reference or to combine reference teachings. Second, there must be some reasonable expectation of success. Finally, the prior art references must teach or suggest all the claim limitations. The teaching or suggestion to make the claimed combination and the reasonable expectation of success must both be found in the prior art and not based on applicant's disclosure. It is important for an Examiner to properly communicate the basis for a rejection so that the issues can be identified early and the applicant can be given a fair opportunity to reply. MPEP 706.02(j).

To support the conclusion that the claimed invention is directed to obvious subject matter, either the references must expressly or impliedly suggest the claimed invention or the examiner must present a convincing line of reasoning as to "why the artisan would have found the claimed invention to have been obvious in light of the teachings of the references." *Ex parte Clapp*, 227 USPQ 972, 973 (Bd. Pat. App. &



Inter. 1985). Although the Examiner makes a general reference to line items, there is no specific reference to a disclosure of authorizing a line item transaction as claimed by Applicants. Neither Borghesi nor McLaughlin disclose authorizing a line item transaction and the Examiner has failed to establish a *prima facie* case of obviousness. Applicants respectfully request that the Examiner properly communicate the basis for a rejection so that Applicants can be given a fair opportunity to reply.

**E. Neither Borghesi nor McLaughlin, alone or in combination, discloses enabling the selection of the availability of an upgrade, as recited in each of the dependent claims 5, 19, 33 and 49.**

Appellants respectfully submit that the Examiner has failed to establish a *prima facie* case of obviousness. Neither reference discloses enabling the selection of the availability of an upgrade. The Examiner has failed to indicate some suggestion or motivation, either in the references themselves or in the knowledge generally available to one of ordinary skill in the art, to modify the reference or to combine reference teachings. The Examiner has also failed to indicate how the prior art references teach or suggest enabling the selection of the availability of an upgrade. The Examiner has merely stated that Borghesi discloses “upgrade availability, as broadly recited (e.g. column 10, line 5 et seq; column 14, line 23 et seq; column 18, line 33 et seq).” However, Appellants have been unable to find any reference to the availability of an upgrade in the sections cited by the Examiner. The Examiner has also failed to present a convincing line of reasoning as to why the artisan would have found the claimed invention to have been obvious in light of the teachings of the references. Accordingly, for the reasons set forth above, Appellants respectfully submit that the Examiner has failed to provide a *prima facie* case of obviousness.

**F. Whether Borghesi and McLaughlin, alone or in combination, fail to disclose authorizing a vendor transfer comprising a step of verifying a deduction, as recited in each of the dependent claims 6, 20 and 34.**

Appellants respectfully submit that the Examiner has failed to establish a *prima facie* case of obviousness. The Examiner has failed to indicate some suggestion or motivation, either in the references themselves or in the knowledge generally available to one of ordinary skill in the art, to modify the reference or to combine reference

teachings. The Examiner has also failed to indicate how the prior art references teach or suggest authorizing a vendor transfer comprising a step of verifying a deduction, as recited in each of the dependent claims 6, 20 and 34. Although the Examiner has cited column 18, line 1 et seq. for disclosing verifying a device, Applicants are unable to identify what language disclosed verifying a deduction. The Examiner has also failed to present a convincing line of reasoning as to why the artisan would have found the claimed invention to have been obvious in light of the teachings of the references. Accordingly, for the reasons set forth above, Appellants respectfully submit that the Examiner has failed to provide a *prima facie* case of obviousness. Applicants respectfully request that the Examiner properly communicate the basis for a rejection so that Applicants can be given a fair opportunity to reply.

**G. Borghesi and McLaughlin, alone or in combination, fail to disclose receiving the selection of at least one line item, receiving the selection of a form of payment, and authorizing a transaction, as recited in each of the dependent claims 7, 11, 21 and 35.**

Appellants respectfully submit that the Examiner has failed to establish a *prima facie* case of obviousness. The Examiner has failed to indicate some suggestion or motivation, either in the references themselves or in the knowledge generally available to one of ordinary skill in the art, to modify the reference or to combine reference teachings. The Examiner has also failed to indicate how the prior art references teach or suggest receiving the selection of at least one line item, receiving the selection of a form of payment, and authorizing a transaction, as recited in each of the dependent claims 7, 11, and 21. The Examiner has failed to give any specific language in the prior art that discloses or suggest receiving at least one line item payment. The Examiner has merely cited “e.g., column 18, line 1 et seq” for disclosing line item payments. However, Appellants have been unable to identify any reference to line item payments in the section cited by the Examiner. The Examiner has also failed to present a convincing line of reasoning as to why the artisan would have found the claimed invention to have been obvious in light of the teachings of the references. Accordingly,

for the reasons set forth above, Appellants respectfully submit that the Examiner has failed to provide a *prima facie* case of obviousness.

**H. Borghesi and McLaughlin, alone or in combination, fail to disclose receiving a form of payment from a list consisting of a check or an electronic fund transfer or receiving electronic fund transfer information, as recited in each of the dependent claims 8, 22, and 36.**

Appellants respectfully submit that the Examiner has failed to establish a *prima facie* case of obviousness. The Examiner has failed to indicate some suggestion or motivation, either in the references themselves or in the knowledge generally available to one of ordinary skill in the art, to modify the reference or to combine reference teachings. The Examiner has also failed to indicate how the prior art references teach or suggest receiving a form of payment from a list consisting of a check or an electronic fund transfer or receiving electronic fund transfer information, as recited in each of the dependent claims 8, 22 and 36. However, the Examiner has failed to point out any specific reference to receiving electronic funds transfer information. The Examiner has also failed to present a convincing line of reasoning as to why the artisan would have found the claimed invention to have been obvious in light of the teachings of the references. Accordingly, for the reasons set forth above, Appellants respectfully submit that the Examiner has failed to provide a *prima facie* case of obviousness. Applicants respectfully request that the Examiner properly communicate the basis for a rejection so that Applicants can be given a fair opportunity to reply.

**I. Borghesi and McLaughlin, alone or in combination, fail to disclose receiving a selection of a form of payment consisting of a check comprising a step of receiving checking account information, as recited in each of the dependent claims 9, 23 and 27.**

Appellants respectfully submit that the Examiner has failed to establish a *prima facie* case of obviousness. The Examiner has failed to indicate some suggestion or motivation, either in the references themselves or in the knowledge generally available to one of ordinary skill in the art, to modify the reference or to combine reference teachings. The Examiner ha also failed to indicate how the prior art references teach or

suggest receiving checking account information, as recited in each of the dependent claims 9, 23 and 27. The Examiner has failed to give any specific language in the prior art that discloses or suggest receiving checking account information. The Examiner has merely suggested that it is inherent to receive checking account information. The Examiner has also failed to present a convincing line of reasoning as to why the artisan would have found the claimed invention to have been obvious in light of the teachings of the references. Accordingly, for the reasons set forth above, Appellants respectfully submit that the Examiner has failed to provide a *prima facie* case of obviousness. Applicants respectfully request that the Examiner properly communicate the basis for a rejection so that Applicants can be given a fair opportunity to reply.

**J. Whether Borghesi, McLaughlin and DiRienzo, alone or in combination, fail to disclose receiving a selection of a form payment consisting of an electronic funds transfer comprising receiving electronic funds transfer information, as recited in each of the dependent claims 10, 24 and 38.**

Appellants respectfully submit that the Examiner has failed to establish a *prima facie* case of obviousness. The Examiner has failed to indicate some suggestion or motivation, either in the references themselves or in the knowledge generally available to one of ordinary skill in the art, to modify the reference or to combine reference teachings. Applicants submit that the claims are allowable for the same reasons that the independent claims are believed allowable

**K. Borghesi and McLaughlin, alone or in combination, fail to disclose a step of authorizing a preauthorized payment comprising steps of displaying the list of authorized vendors and the at least one line item on a preauthorized payment screen; and receiving a selection of at least one preauthorized vendor from the list of authorized vendors, as recited in each of the dependent claims 11, 25 and 39.**

Appellants respectfully submit that the Examiner has failed to establish a *prima facie* case of obviousness. The Examiner has failed to indicate some suggestion or motivation, either in the references themselves or in the knowledge generally available to one of ordinary skill in the art, to modify the reference or to combine reference teachings. The Examiner has also failed to indicate how the prior art references teach or suggest displaying the list of authorized vendors and the at least one line item on

a preauthorized payment screen; and receiving a selection of at least one preauthorized vendor from the list of authorized vendors, as recited in each of the dependent claims 11, 25 and 39. The Examiner has cited Fig. 16 and the text on Col. 15, line 64 et seq. However, Applicants fail to see where in this citation is any language disclosing or suggesting “authorizing a preauthorized payment comprising steps of displaying the list of authorized vendors and the at least one line item on a preauthorized payment screen; and receiving a selection of at least one preauthorized vendor from the list of authorized vendors.” The Examiner has also failed to present a convincing line of reasoning as to why the artisan would have found the claimed invention to have been obvious in light of the teachings of the references. Accordingly, for the reasons set forth above, Appellants respectfully submit that the Examiner has failed to provide a *prima facie* case of obviousness. Applicants respectfully request that the Examiner properly communicate the basis for a rejection so that Applicants can be given a fair opportunity to reply.

**L. Borghesi and McLaughlin, alone or in combination, fail to disclose receiving a selection of item categories for which payment will be made, as recited in each of the dependent claims 13, 27 and 41.**

Appellants respectfully submit that the Examiner has failed to establish a *prima facie* case of obviousness. The Examiner has failed to indicate some suggestion or motivation, either in the references themselves or in the knowledge generally available to one of ordinary skill in the art, to modify the reference or to combine reference teachings. The Examiner has also failed to indicate how the prior art references teach or suggest receiving a selection of item categories for which payment will be made, as recited in each of the dependent claims 13, 27 and 41. The Examiner has made no reference in the Office Action to “item categories” as claimed by Applicants. The Examiner has also failed to present a convincing line of reasoning as to why the artisan would have found the claimed invention to have been obvious in light of the teachings of the references. Accordingly, for the reasons set forth above, Appellants respectfully submit that the Examiner has failed to provide a *prima facie* case of obviousness. Applicants respectfully request that the Examiner properly communicate the basis for a rejection so that Applicants can be given a fair opportunity to reply.

**M. Borghesi and McLaughlin, alone or in combination, fail to disclose receiving a date range for which payment will be made, as recited in each of the dependent claims 14, 28 and 42.**

Appellants respectfully submit that the Examiner has failed to establish a *prima facie* case of obviousness. The Examiner has failed to indicate some suggestion or motivation, either in the references themselves or in the knowledge generally available to one of ordinary skill in the art, to modify the reference or to combine reference teachings. The Examiner has also failed to indicate how the prior art references teach or suggest receiving a date range for which payment will be made, as recited in each of the dependent claims 14, 28 and 42. The Examiner merely gives an example of “a particular accident causing damage” as providing a “date range”. Aside from failing to specifically describe a date range, a reference in Borghesi to a “particular accident” would not suggest a date range. That is, auto accidents described by Borghesi would typically be an isolated incident on a single date. The Examiner has also failed to present a convincing line of reasoning as to why the artisan would have found the claimed invention to have been obvious in light of the teachings of the references. Accordingly, for the reasons set forth above, Appellants respectfully submit that the Examiner has failed to provide a *prima facie* case of obviousness. Applicants respectfully request that the Examiner properly communicate the basis for a rejection so that Applicants can be given a fair opportunity to reply.

**N. Borghesi and McLaughlin, alone or in combination, fail to disclose authorizing a vendor transfer including (i) displaying an order processing screen; (ii) accessing a database of authorized vendors; (iii) displaying a list of authorized vendors; and (iv) receiving a selection of an authorized vendor from a claim handler, as recited in dependent claim 18.**

Appellants respectfully submit that the Examiner has failed to establish a *prima facie* case of obviousness. The Examiner has failed to indicate some suggestion or motivation, either in the references themselves or in the knowledge generally available to one of ordinary skill in the art, to modify the reference or to combine reference teachings. The Examiner has also failed to indicate how the prior art references teach or suggest authorizing a vendor transfer including (i) displaying an order processing screen; (ii) accessing a database of authorized vendors; (iii) displaying a list of

authorized vendors; and (iv) receiving a selection of an authorized vendor from a claim handler, as recited in dependent claim 18. The Examiner has also failed to present a convincing line of reasoning as to why the artisan would have found the claimed invention to have been obvious in light of the teachings of the references. Accordingly, for the reasons set forth above, Appellants respectfully submit that the Examiner has failed to provide a *prima facie* case of obviousness. Applicants respectfully request that the Examiner properly communicate the basis for a rejection so that Applicants can be given a fair opportunity to reply.

**O. Borghesi and McLaughlin, alone or in combination, fail to disclose performing an update of the database of authorized vendors, as recited in dependent claim 43.**

Appellants respectfully submit that the Examiner has failed to establish a *prima facie* case of obviousness. The Examiner has failed to indicate some suggestion or motivation, either in the references themselves or in the knowledge generally available to one of ordinary skill in the art, to modify the reference or to combine reference teachings. The Examiner has also failed to indicate how the prior art references teach or suggest performing an update of the database of authorized vendors, as recited in dependent claim 43. The Examiner has failed to make any reference in the prior art to performing an update of a database of authorized vendors. The Examiner has also failed to present a convincing line of reasoning as to why the artisan would have found the claimed invention to have been obvious in light of the teachings of the references. Accordingly, for the reasons set forth above, Appellants respectfully submit that the Examiner has failed to provide a *prima facie* case of obviousness. Applicants respectfully request that the Examiner properly communicate the basis for a rejection so that Applicants can be given a fair opportunity to reply.

**P. Whether Borghesi and McLaughlin, alone or in combination, fail to disclose comparing a list of authorized vendors and excluded vendors that correspond with at least one line item, as recited in independent claim 44.**

In addition to the reasons set forth above with respect to claim 1 in section A, the Examiner has failed to establish a *prima facie* case of obviousness. The Examiner has

failed to indicate some suggestion or motivation, either in the references themselves or in the knowledge generally available to one of ordinary skill in the art, to modify the reference or to combine reference teachings. For the same reasons as set forth with respect to paragraph C above, the Examiner has also failed to indicate how the prior art references teach or suggest comparing a list of authorized vendors and excluded vendors that correspond with at least one line item, as recited in independent claim 44. The Examiner has also failed to present a convincing line of reasoning as to why the artisan would have found the claimed invention to have been obvious in light of the teachings of the references. Accordingly, for the reasons set forth above, Appellants respectfully submit that the Examiner has failed to provide a *prima facie* case of obviousness. Applicants respectfully request that the Examiner properly communicate the basis for a rejection so that Applicants can be given a fair opportunity to reply.

**Q. Borghesi and McLaughlin, alone or in combination, fail to disclose receiving authorization to execute payment for additional line items, adding payment authorizations associated with one payee, and executing a single payment of a plurality of line items to the payee, as recited in dependent claim 45.**

Appellants respectfully submit that the Examiner has failed to establish a *prima facie* case of obviousness. The Examiner has failed to indicate some suggestion or motivation, either in the references themselves or in the knowledge generally available to one of ordinary skill in the art, to modify the reference or to combine reference teachings. The Examiner has also failed to indicate how the prior art references teach or suggest Borghesi and McLaughlin, alone or in combination, fail to disclose receiving authorization to execute payment for additional line items, adding payment authorizations associated with one payee, and executing a single payment of a plurality of line items to the payee, as recited in dependent claim 45. The Examiner has failed to make any reference in the Office Action to (i) receiving authorization to execute payment for additional line items, (ii) adding payment authorizations associated with one payee, or (iii) executing a single payment of a plurality of line items to the payee. The Examiner has also failed to present a convincing line of reasoning as to why the artisan would have found the claimed invention to have been



obvious in light of the teachings of the references. Accordingly, for the reasons set forth above, Appellants respectfully submit that the Examiner has failed to provide a *prima facie* case of obviousness. Applicants respectfully request that the Examiner properly communicate the basis for a rejection so that Applicants can be given a fair opportunity to reply.

**R. Borghesi and McLaughlin, alone or in combination, fail to disclose receiving an authorization which is for repetitive payments, and receiving information of at least one of start date, end date, number of payments and frequency of payments, as recited in dependent claim 46.**

Appellants respectfully submit that the Examiner has failed to establish a *prima facie* case of obviousness. The Examiner has failed to indicate some suggestion or motivation, either in the references themselves or in the knowledge generally available to one of ordinary skill in the art, to modify the reference or to combine reference teachings. The Examiner has also failed to indicate how the prior art references teach or suggest receiving an authorization which is for repetitive payments, and receiving information of at least one of start date, end date, number of payments and frequency of payments, as recited in dependent claim 46. The Examiner has also failed to make any reference to receiving information of at least one of start date, end date, number of payments or frequency of payments. The Examiner has also failed to present a convincing line of reasoning as to why the artisan would have found the claimed invention to have been obvious in light of the teachings of the references. Accordingly, for the reasons set forth above, Appellants respectfully submit that the Examiner has failed to provide a *prima facie* case of obviousness. Applicants respectfully request that the Examiner properly communicate the basis for a rejection so that Applicants can be given a fair opportunity to reply.

- S. Borghesi and McLaughlin, alone or in combination, fail to disclose maintaining the database of authorized vendors by updating the vendor data selected from the group consisting of a bill paying score, vendor performance data, vendor financial health, vendor preferred status, vendor complaint data, vendor relationship level, vendor products and vendor services, as recited in dependent claim 47.**

Appellants respectfully submit that the Examiner has failed to establish a *prima facie* case of obviousness. The Examiner has failed to indicate some suggestion or motivation, either in the references themselves or in the knowledge generally available to one of ordinary skill in the art, to modify the reference or to combine reference teachings. The Examiner has also failed to indicate how the prior art references teach or suggest maintaining the database of authorized vendors by updating the vendor data selected from the group consisting of a bill paying score, vendor performance data, vendor financial health, vendor preferred status, vendor complaint data, vendor relationship level, vendor products and vendor services, as recited in dependent claim 47. The Examiner has failed to make any specific reference to any reference to updating vendor data. The Examiner has also failed to present a convincing line of reasoning as to why the artisan would have found the claimed invention to have been obvious in light of the teachings of the references. Accordingly, for the reasons set forth above, Appellants respectfully submit that the Examiner has failed to provide a *prima facie* case of obviousness. Applicants respectfully request that the Examiner properly communicate the basis for a rejection so that Applicants can be given a fair opportunity to reply.

- T. Borghesi and McLaughlin, alone or in combination, fail to disclose displaying an add vendor interface, receiving new vendor identifying information, receiving vendor authorization data, and incorporating the new vendor into the database of authorized vendors, as recited in dependent claim 48.**

Appellants respectfully submit that the Examiner has failed to establish a *prima facie* case of obviousness. The Examiner has failed to indicate some suggestion or motivation, either in the references themselves or in the knowledge generally available to one of ordinary skill in the art, to modify the reference or to combine reference

teachings. The Examiner has also failed to indicate how the prior art references teach or suggest displaying an add vendor interface, receiving new vendor identifying information, receiving vendor authorization data, and incorporating the new vendor into the database of authorized vendors, as recited in dependent claim 48. Again, the Examiner has failed to make any reference in the Office action to (i) displaying an add vendor interface, (ii) receiving new vendor identifying information, (iii) receiving vendor authorization data, or (iv) incorporating the new vendor into the database of authorized vendors. The Examiner has also failed to present a convincing line of reasoning as to why the artisan would have found the claimed invention to have been obvious in light of the teachings of the references. Accordingly, for the reasons set forth above, Appellants respectfully submit that the Examiner has failed to provide a *prima facie* case of obviousness. Applicants respectfully request that the Examiner properly communicate the basis for a rejection so that Applicants can be given a fair opportunity to reply.

**U. Borghesi and McLaughlin, alone or in combination, fail to disclose an authorization which is for a payment in a form comprising a direct payment, vendor transfer, line item payment, or preauthorized payment, as recited in each of the dependent claims 50, 53 and 54.**

Appellants respectfully submit that the Examiner has failed to establish a *prima facie* case of obviousness. The Examiner has failed to indicate some suggestion or motivation, either in the references themselves or in the knowledge generally available to one of ordinary skill in the art, to modify the reference or to combine reference teachings. The Examiner has also failed to indicate how the prior art references teach or suggest an authorization which is for a payment in a form comprising a direct payment, vendor transfer, line item payment, or preauthorized payment, as recited in each of the dependent claims 50, 53 and 54. The Examiner has failed to make any reference to an authorization which is for a payment in a form comprising a direct payment, vendor transfer, line item payment, or preauthorized payment. The Examiner has also failed to present a convincing line of reasoning as to why the artisan would have found the claimed invention to have been obvious in light of the teachings of

the references. Accordingly, for the reasons set forth above, Appellants respectfully submit that the Examiner has failed to provide a *prima facie* case of obviousness. Applicants respectfully request that the Examiner properly communicate the basis for a rejection so that Applicants can be given a fair opportunity to reply.

**V. Borghesi and McLaughlin, alone or in combination, fail to disclose allowing a vendor transfer or preauthorized payment only when vendor data indicates the at least one vendor has a preferred status, as recited in dependent claim 51.**

Appellants respectfully submit that the Examiner has failed to establish a *prima facie* case of obviousness. The Examiner has failed to indicate some suggestion or motivation, either in the references themselves or in the knowledge generally available to one of ordinary skill in the art, to modify the reference or to combine reference teachings. The Examiner has also failed to indicate how the prior art references teach or suggest allowing a vendor transfer or preauthorized payment only when vendor data indicates the at least one vendor has a preferred status, as recited in dependent claim 51. The Examiner has failed to make any reference to a “preferred status.” The Examiner has also failed to present a convincing line of reasoning as to why the artisan would have found the claimed invention to have been obvious in light of the teachings of the references. Accordingly, for the reasons set forth above, Appellants respectfully submit that the Examiner has failed to provide a *prima facie* case of obviousness. Applicants respectfully request that the Examiner properly communicate the basis for a rejection so that Applicants can be given a fair opportunity to reply.

**W. Borghesi and McLaughlin, alone or in combination, fail to disclose receiving at least one line item in a central database, as recited in dependent claim 52.**

Appellants respectfully submit that the Examiner has failed to establish a *prima facie* case of obviousness. The Examiner has failed to indicate some suggestion or motivation, either in the references themselves or in the knowledge generally available to one of ordinary skill in the art, to modify the reference or to combine reference teachings. The Examiner has also failed to indicate how the prior art references teach


or suggest receiving at least one line item in a central database, as recited in dependent claim 52. The Examiner has also failed to present a convincing line of reasoning as to why the artisan would have found the claimed invention to have been obvious in light of the teachings of the references. Accordingly, for the reasons set forth above, Appellants respectfully submit that the Examiner has failed to provide a *prima facie* case of obviousness. Applicants respectfully request that the Examiner properly communicate the basis for a rejection so that Applicants can be given a fair opportunity to reply.

## **IX. Conclusion**

Appellants respectfully submit that the Examiner has failed to make a *prima facie* case of obviousness in rejecting the claims. The Examiner has made vague references to sections of the primary reference Borghesi, but has failed to establish a *prima facie* case of obviousness required on MPEP 706.02(J).

Respectfully submitted,

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## **X. Appendix**

1. (Four Times Amended) A method of evaluating line item data, the method comprising the steps of:

displaying at least one line item of an insurance related claim;

accessing a database of excluded vendors and authorized vendors to fulfill said insurance related claim;

displaying a list of authorized vendors and a list of excluded vendors that correspond with the at least one line item, wherein the authorized vendors are from the group consisting of vendors with a preferred status, franchised vendors, or vendors that allow an upgrade;

accessing vendor data associated with the list of authorized vendors and the list of excluded vendors;

receiving a selection of at least one vendor from the list of authorized vendors to fulfill said insurance related claim; and

receiving authorization from a claim handler to execute payment of the selected at least one line item of said insurance related claim.

2. (Previously Amended) The method of claim 50 wherein the step of authorizing a direct payment comprises receiving an amount for a direct payment.

3. (Previously Amended) The method of claim 50 wherein the step of authorizing a direct payment comprises the step of communicating with a back office system to issue a payment to a claimant.

5. (Twice Amended) The method of Claim 50 wherein the step of authorizing a vendor transfer further comprises the step of receiving a selection of the availability of the upgrade.

6. (Previously Amended) The method of claim 50 wherein the step of authorizing a vendor transfer further comprises the step of verifying a deduction.

7. (Previously Amended) The method of claim 50 wherein the step of authorizing a line item payment comprises the steps of:
  - receiving the selection of at least one line item;
  - receiving the selection of a form of payment; and
  - authorizing the transaction.
8. (Original) The method of claim 7 wherein the step of receiving the selection of a form of payment comprises receiving a form of payment selected from the list consisting of a check or an electronic funds transfer.
9. (Original) The method of claim 8 wherein the step of receiving a selection of a form of payment consisting of a check further comprises the step of receiving checking account information.
10. (Original) The method of claim 8 wherein the step of receiving a selection of a form of payment consisting of an electronic funds transfer further comprises the step of receiving electronic funds transfer information.
11. (Previously Amended) The method of claim 50 wherein the step of authorizing a preauthorized payment comprises the steps of:
  - displaying the list of authorized vendors and the at least one line item on a preauthorized payment screen; and
  - receiving a selection of at least one preauthorized vendor from the list of authorized vendors.
12. (Original) The method of claim 11 further comprising the step of receiving a threshold amount for which payment will not exceed.
13. (Original) The method of claim 11 further comprising the step of receiving a selection of item categories for which payment will be made.
14. (Original) The method of claim 11 further comprising the step of receiving a date range for which payment will be made.
15. (Four Times Amended) A system for evaluating line item data, comprising:

a processor for executing programs; and

a memory for storing a program executable by the processor, the stored program including instructions for (i) displaying at least one line item of said insurance related claim; (ii) accessing a database of vendors having a list of authorized vendors and a list of excluded vendors to fulfill said insurance related claim; (iii) displaying the list of authorized vendors and the list of excluded vendors that correspond with the at least one line item, wherein the authorized vendors are from the group consisting of vendors with a preferred status, franchised vendors, or vendors that allow an upgrade; (iv) accessing vendor data associated with the list of authorized vendors and the list of excluded vendors; (v) receiving a selection of at least one vendor from the list of authorized vendors to fulfill said insurance related claim; and (vi) receiving authorization from a claim handler to execute payment of the selected at least one line item of said insurance related claim.

16. (Previously Amended) The system of claim 53 wherein authorizing a direct payment includes receiving an amount for direct payment.

17. (Previously Amended) The system of claim 53 wherein authorizing a direct payment includes communicating with a back office system to issue payment to a claimant.

18. (Original) The system of claim 15 wherein authorizing a vendor transfer includes (i) displaying an order processing screen; (ii) accessing a database of authorized vendors; (iii) displaying a list of authorized vendors; and (iv) receiving a selection of an authorized vendor from a claim handler.

19. (Twice Amended) The system of Claim 53 wherein authorizing a vendor transfer includes receiving a selection of an availability of the upgrade.

20. (Previously Amended) The system of claim 53 wherein authorizing a vendor transfer includes verifying [the] a deduction.



21. (Previously Amended) The system of claim 53 wherein authorizing a line item payment includes (i) receiving the selection of at least one line item; (ii) receiving the selection of a form of a payment; and (iii) authorizing the transaction.

22. (Original) The system of claim 21 wherein receiving the selection of a form of payment includes receiving a form of payment selected from the list consisting of a check or an electronic funds transfer.

23. (Original) The system of claim 22 wherein receiving a selection of a form of payment consisting of a check further includes receiving checking account information.

24. (Original) The system of claim 22 wherein receiving a selection of a form of payment consisting of an electronic fund transfer further includes receiving electronic funds transfer information.

25. (Previously Amended) The system of claim 53 wherein authorizing a preauthorized payment includes: (i) displaying the list of authorized vendors and the at least one line item on a preauthorized payment screen; and (ii) receiving a selection of at least one preauthorized vendor from the list of authorized vendors.

26. (Original) The system of claim 25 wherein the stored program further includes instructions for receiving a threshold amount for which payment will not exceed.

27. (Original) The system of claim 25 wherein the stored program further includes instructions for receiving a selection of item categories for which payment will be made.

28. (Original) The system of claim 25 wherein the stored program further includes instructions for receiving a date range for which payment will be made.

29. (Four Times Amended) A computer readable medium containing instructions for controlling a computer system to perform a method for evaluating line item data, the method comprising:

displaying at least one line item of an insurance related claim;  
accessing a database of excluded vendors and authorized vendors to  
fulfill said insurance related claim;

displaying a list of authorized vendors and a list of excluded vendors that  
correspond with the at least one line item, wherein the authorized vendors are from the  
group consisting of vendors with a preferred status, franchised vendors, or vendors that  
allow an upgrade;

accessing vendor data associated with the list of authorized vendors and  
the list of excluded vendors;

receiving a selection of at least one vendor from the list of authorized  
vendors to fulfill said insurance related claim; and

receiving authorization from a claim handler to execute payment of the  
selected at least one line item of said insurance related claim.

30. (Previously Amended) The computer readable medium of claim 54  
wherein the step of authorizing a direct payment comprises receiving an amount for a  
direct payment.

31. (Previously Amended) The computer readable medium of claim 54  
wherein the step of authorizing a direct payment comprises the step of communicating  
with a back office system to issue payment to a claimant.

33. (Twice Amended) The computer readable medium of Claim 54 wherein  
the step of authorizing a vendor transfer further comprises the step of receiving a  
selection of the availability of the upgrade.

34. (Previously Amended) The computer readable medium of claim 54  
wherein the step of authorizing a vendor transfer further comprises the step of verifying  
a deduction.

35. (Previously Amended) The computer readable medium of claim 54  
wherein the step of authorizing a line payment comprises the step of:  
receiving the selection of at least one line item;

receiving the selection of a form of payment; and  
authorizing the transaction.

36. (Original) The computer readable medium of claim 35 wherein the step of receiving the selection of a form of payment comprises receiving a form of payment selected from the list consisting of a check or an electronic funds transfer.

37. (Original) The computer readable medium of claim 36 wherein the step of receiving a selection of a form of payment consisting of a check further comprises the step of receiving checking account information.

38. (Original) The computer readable medium of claim 36 wherein the step of receiving a selection of a form of payment consisting of an electronic fund transfer further comprises the step of receiving electronic funds transfer information.

39. (Previously Amended) The computer readable medium of claim 54 wherein the step of authorizing a preauthorized payment comprises the steps of:  
displaying the list of authorized vendors and the at least one line item on a preauthorized payment screen; and  
receiving a selection of at least one preauthorized vendor from the list of authorized vendors.

40. (Original) The computer readable medium of claim 39 further comprising the step of receiving a threshold amount for which payment will not exceed.

41. (Original) The computer readable medium of claim 39 further comprising the step of receiving a selection of item categories for which payment will be made.

42. (Original) The computer readable medium of claim 39 further comprising the step of receiving a date range for which payment will be made.

43. (Previously Added) The method of claim 1 further comprising performing an update of the database of authorized vendors.

44. (Three Times Amended) A method of evaluating line item data, the method comprising the steps of:

displaying at least one line item of an insurance related claim;

accessing a database having a list of excluded vendors and authorized vendors to fulfill said insurance related claim;

comparing the list of authorized vendors and the list of excluded vendors with the at least one line item, wherein the authorized vendors are from the group consisting of vendors with a preferred status, franchised vendors, or vendors that allow an upgrade;

displaying vendor data on the availability of the upgrade for the at least one line item;

receiving a selection of at least one vendor from the list of authorized vendors that corresponds with the at least one line item to fulfill said insurance related claim; and

receiving authorization from a claim handler to execute at least one payment of the selected at least one line item of said insurance related claim.

45. (Previously Added) The method of claim 1 further comprising receiving authorization to execute payment for additional line items, adding payment authorizations associated with one payee, and executing a single payment of a plurality of line items to the payee.

46. (Previously Added) The method of claim 1 wherein said authorization is for repetitive payments, and receiving information of at least one of start date, end date, number of payments and frequency of payments.

47. (Previously Added) The method of claim 1 further comprising maintaining the database of authorized vendors by updating the vendor data selected from the group consisting of a bill paying score, vendor performance data, vendor financial health, vendor preferred status, vendor complaint data, vendor relationship level, vendor products and vendor services.

48. (Previously Added) The method of claim 1 further comprising displaying an add vendor interface receiving new vendor identifying information, receiving vendor authorization data, and incorporating said new vendor into the database of authorized vendors.

49. (Previously Added) The method of claim 44 wherein the at least one vendor is selected based on the availability of the upgrade of the at least one line item.

50. (Previously Added) The method of claim 1 wherein authorization is for a payment in a form comprising a direct payment, vendor transfer, line item payment, or preauthorized payment.

51. (Previously Amended) The method of claim 50 further comprising allowing vendor transfer or preauthorized payment only when vendor data indicates the at least one vendor has the preferred status.

52. (Previously Added) The method of claim 1 further comprising receiving at least one line item in a central database.

53. (Previously Added) The system of claim 15 wherein said authorization is for a payment in a form comprising a direct payment, vendor transfer, line item payment, or preauthorized payment.

54. (Previously Added) The computer readable medium of claim 29 wherein said authorization is for a payment in a form comprising a direct payment, vendor transfer, line item payment, or preauthorized payment.

55. (Previously Added) The method of claim 1 wherein the vendor data information includes at least one of: names associated with the list of authorized vendors, addresses associated with the list of authorized vendors, types of products associated with the list of authorized vendors, types of supplies associated with the list of authorized vendors, phone numbers associated with the list of authorized vendors, electronic mail address associated with the list of authorized vendors, tax ID numbers

associated with the list of authorized vendors and types of organizations associated with the list of authorized vendors.